

REMARKS

Claims 1 – 14 are in the application. Claims 1, 4 – 10 and 13 – 14 are currently amended; claim 2 was previously presented; claims 3, 11, and 12 remain unchanged from the original versions thereof; and claim 15 is canceled. Claims 1 and 7 – 10 are the independent claims herein.

Claims 1 and 7 – 10 have been amended to clarify that which is claimed as the invention by Applicant. For example, claim 1 has been amended to clarify that the recited method relates to receiving information identifying a payment account having at least one of an account-level and a corporate -level restriction on use, identifying an earlier authorization request that involved the payment account, where the earlier authorization request was declined for a prior purchase transaction for failing to comply with the at least one of an account-level and a corporate -level restriction on use, and creating a manual authorization record for the payment account and the purchase transaction using information from the earlier authorization request, the manual authorization record temporarily overriding the at least one of an account-level and a corporate -level restriction on use and allowing approval of a second authorization request involving the payment account and the purchase transaction. Claim 10 recites an apparatus including a processor to execute processes similar to those recited in claim 1. The authorization methods of claims 7 and 8 and the authorization system of claim 10 also relate to an account-level and corporate-level restriction on use.

Support for all of the claim amendments submitted herein may be found in the Specification at least at paragraphs [0013] – [0014], [0016], [0029], [0034], [0041] – [0054], and the flow diagrams depicted in FIGS. 2 - 3. Further details, examples, and embodiments are described in the application as filed.

No new matter has been added. Reconsideration and further examination are respectfully requested.

Claim Rejections Under 35 USC 102

Claims 1 – 15 were rejected under 35 U.S.C. 102(b) as being anticipated by Foladare et al., U.S. Pat. No. 5,914,472 (hereinafter, Foladare). This rejection is traversed.

Applicant respectfully submits that the cited and relied upon Foladare generally discloses a method and/or system that allows an account holder to control the use of a ancillary credit or debit card held by an ancillary cardholder. In particular, the account holder (e.g., a parent) may control the spending limit of the ancillary cardholder (e.g., a child) by approving or refusing a spending limit increase when the ancillary cardholder has exceeded a predetermined spending limit.

Foladare fails to disclose or even suggest (at least):

- identifying an earlier authorization request that involved the payment account, where the earlier authorization request was declined for a prior purchase transaction for failing to comply with the at least one of an account-level and a corporate -level restriction on use; (claim 1)
- creating a manual authorization record for the payment account and the purchase transaction using information from the earlier authorization request, the manual authorization record temporarily overriding the at least one of an account-level and a corporate -level restriction on use and allowing approval of a second authorization request involving the payment account and the purchase transaction; (claim 1)
- authorizing the transaction if all of a plurality of account-level or corporate-level restrictions on use associated with the payment account identifier are met by the terms of the transaction; (claim 7)

- prior to determining whether the payment account identifier is associated with one or more corporate-level ~~or~~ and an account-level restriction on use~~controls~~, confirming that a manual authorization record is associated with the payment account identifier; (claim 8)
- means for identifying a first authorization request involving ~~said~~ the payment account having at least one of an account-level and corporate –level restriction on use, the first authorization request was declined for a purchase transaction; (claim 9)
- authorizing a subsequent authorization request message associated with the payment account to temporarily override the at least one of an account-level and a corporate –level restriction in use by comparing terms of a subsequent transaction with the manual authorization record; (claim 10)

Foladare specifically and explicitly discloses requesting approval/refusal from the account holder for the sole purpose of increasing the spending limit of the card. (See Foladare col. 3, ln. 66; col. 4, ln. 19 – 57; col. 7, ln. 17 – 18) Foladare fails to provide any disclosure of restrictions on the ancillary card other than spending limits. As clearly shown in FIG. 2, the only criteria considered is whether the spending amount has been exceeded (See Foladare, FIG., 2, step 106). Furthermore, the only criteria used in Foladare to determine if a transaction is to be completed using the ancillary card is whether the spending limit is increased per the approval of the cardholder. That is, there is no disclosure provided by Foladare of the claimed account-level and corporate-level restrictions on use that are used to temporarily allow approval of a subsequent of second transaction. Foladare even fails to disclose or even suggest the claimed account-level and corporate-level restrictions on use regarding a payment account. Foladare merely discloses a spending limit.

Accordingly, Applicant respectfully submits that Foladare fails to teach or suggest features of the present invention as claimed in claims 1 and 7 – 10, as required for anticipation under 35 USC 102(b). Applicant further submits that claims 2 - 6

depending from claim 1 and claims 11 – 15 depending from claim 10 are also patentable over Foladare for at least depending from a patentable base claim.

CONCLUSION

Accordingly, Applicants respectfully request allowance of the pending claims. If any issues remain, or if the Examiner has any further suggestions for expediting allowance of the present application, the Examiner is kindly invited to contact the undersigned via telephone at (203) 972-5985.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'R. P. Calhoun', written over a horizontal line.

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Date

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